

In re:
Keiri Duenas
Debtor

Case No. 23-17004-BR
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-2
Date Rcvd: Feb 05, 2024

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2024:

Recip ID	Recipient Name and Address
db	+ Keiri Duenas, 4658 W Imperial HWY Apt 1, Inglewood, CA 90304-2645

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Feb 06 2024 05:44:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Feb 06 2024 05:44:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Feb 06 2024 00:56:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 06 2024 00:56:00	Toyota Motor Credit Corporation, 3160 Crow Canyon Place, Suite 215, San Ramon, CA 94583-1110
41731082	EDI: BANKAMER	Feb 06 2024 05:44:00	BANK OF AMERICA, PO Box 982238, El Paso, TX 79998-2238
41731084	Email/Text: electronicbkydocs@nelnet.net	Feb 06 2024 00:57:00	DEPT OF EDUCATION / NELNET, 121 S 13th St, Lincoln, NE 68508-1904
41731085	EDI: DISCOVER	Feb 06 2024 05:44:00	DISCOVER BANK, PO Box 30939, Salt Lake Cty, UT 84130-0939
41731086	EDI: DISCOVERSL.COM	Feb 06 2024 05:44:00	DISCOVER STUDENT LOANS, PO Box 30948, Salt Lake Cty, UT 84130-0948
41731087	Email/Text: collecadminbankruptcy@fnni.com	Feb 06 2024 00:57:00	FNB OMAHA, PO Box 3412, Omaha, NE 68103-0412
41731088	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 06 2024 00:57:00	GOLDMAN SACHS / APPLE CARD, Lockbox 6112, PO Box 7247, Philadelphia, PA 19115-6112
41731083	EDI: JPMORGANCHASE	Feb 06 2024 05:44:00	CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
41731089	^ MEBN	Feb 06 2024 00:53:30	TELECOM SELFREPORTED, PO Box 4500, Allen, TX 75013-1311
41731090	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 06 2024 00:57:00	TOYOTA MOTOR CREDIT, PO Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 13

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Toyota Motor Credit Corporation, 3160 Crow Canyon Place, Suite 215, San Ramon, CA 94583-1110

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Keiri Duenas bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
David M Goodrich (TR)	dgoodrich@go2.law c143@ecfbis.com;dgoodrich11@ecf.axosfs.com;lroble@wgllp.com
Kirsten Martinez	on behalf of Creditor Toyota Motor Credit Corporation Kirsten.Martinez@bonialpc.com Notices.Bonial@ecf.courtdrive.com
United States Trustee (LA)	ustpreion16.la.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Keiri Duenas</u>	Social Security number or ITIN	xxx-xx-6405
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number:	2:23-bk-17004-BR		

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Keiri Duenas

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 2/5/24

Dated: 2/5/24

By the court: Barry Russell
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.